Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 1 of 57

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Douglas First name A Middle name Nordquist Last name and Suffix (Sr., Jr., II, III)	Doreen First name M Middle name Nordquist Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1786	xxx-xx-2514

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 2 of 57

Debtor 1 Douglas A Nordquist Doreen M Nordquist

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): I have not used any business name or EINs. Business name(s) EINs		
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs			
Where you live	400E Appleward Lane	If Debtor 2 lives at a different address:		
	Loves Park, IL 61111 Number, Street, City, State & ZIP Code Winnebago	Number, Street, City, State & ZIP Code County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)		
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) Business name(s) Business name(s) Business name(s) Business name or EINs. Business name or Eins.		

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 3 of 57

Del	otor 2 Doreen M Nordquis	it				Case n	umber (if known)					
Par	t 2: Tell the Court About	our Bank	ruptcy Ca	ase								
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.										
	choosing to file under	☐ Chap	☐ Chapter 7									
		☐ Chap	ter 11									
		☐ Chap	ter 12									
		■ Chap	ter 13									
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more de about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or mo order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to P 						, cashier's check, or money n a credit card or check with				
		The l re but app	e Filing Fe equest that is not requires to you	be in Installments (Official For at my fee be waived (You ma juired to, waive your fee, and jur family size and you are un on to Have the Chapter 7 Filin	m 103A). ay requesi may do si able to pa	t this option only if o only if your incon y the fee in installr	you are filing for Chap ne is less than 150% on nents). If you choose t	oter 7. By law, a judge may, of the official poverty line that this option, you must fill out				
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.										
			District	Northern District of IL	When	7/06/12	Case number	12-82642				
			District		When		Case number					
			District		When		Case number					
10.	Are any bankruptcy cases pending or being	■ No										
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.										
			Debtor				Relationship to y	ou				
			District		When		Case number, if	known				
			Debtor				Relationship to y	ou				
			District		When		Case number, if	known				
11.	Do you rent your	■ No.	Go to I	line 12.								
	residence?	☐ Yes.	Has vo	our landlord obtained an evict	tion judam	ent against you ar	d do you want to stav	in your residence?				
		— 100.		No. Go to line 12.	,	<u> </u>	,	,				
				Yes. Fill out Initial Statemen	nt About a	n Eviction Judame	nt Against You (Form	101A) and file it with this				
			_	bankruptcy petition.			g	,				

Douglas A Nordquist

Debtor 1

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 4 of 57

Deb	otor 2 Doreen M Nordquis	st			Case number (if known)	
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	etor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	tte & ZIP Code	
	it to this petition.		Check	k the appropriate bo	ox to describe your business:	
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	l Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	е	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow in 11 U.S.C. 1116(1)(B).				a small business debtor, you must attach your most recent balance sheet, statement o	of	
	debtor? For a definition of small		I am r	not filing under Chap	pter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	,
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code	э.
Par	t 4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	ny Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
	· ·				Number, Street, City, State & Zip Code	

Debtor 1

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 5 of 57

Debtor 1 Douglas A Nordquist
Debtor 2 Doreen M Nordquist

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 6 of 57

	otor 1 otor 2	Douglas A Nordquis		Document	Case nu	mber (if known)					
Part	t 6:	Answer These Questi	ons for R	eporting Purposes							
16.		t kind of debts do have?	16a.	Are your debts primarily consultindividual primarily for a personal,		defined in 11 U.S.C. § 101(8) as "incurred by an					
				☐ No. Go to line 16b.							
				Yes. Go to line 17.							
			16b.	6b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obmoney for a business or investment or through the operation of the business or investment.							
				☐ No. Go to line 16c.							
				☐ Yes. Go to line 17.							
			16c.	State the type of debts you owe the	nat are not consumer debts or bus	siness debts					
17.		you filing under oter 7?	■ No.	I am not filing under Chapter 7. G	o to line 18.						
	after	ou estimate that any exempt erty is excluded and	☐ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be available		property is excluded and administrative expenses tors?					
	adm	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		□ No							
	be a			Yes							
18.		many Creditors do	1 -49		1 ,000-5,000	□ 25,001-50,000					
	-	you estimate that you owe?	□ 50-99	l	<u></u> 5001-10,000	<u> </u>					
				□ 100-199 □ 10,001-25,000 □ More than100,000 □ 200-999							
19.		How much do you	\$ 0 - \$	550,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
		nate your assets to orth?		01 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion					
				001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million						
20.		much do you nate your liabilities	\$0 - \$	•	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
	to be	•		001 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion					
				001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million						
Part	t 7:	Sign Below									
For	you		I have ex	camined this petition, and I declare	under penalty of perjury that the in	nformation provided is true and correct.					
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help redocument, I have obtained and read the notice required by 11 U.S.C. § 342(b).											
			I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
				cy case can result in fines up to \$25		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,					
			/s/ Doug	glas A Nordquist	/s/ Doreen M						
				s A Nordquist e of Debtor 1	Doreen M No Signature of Do						
			Executed	d on	Executed on	July 27, 2017 MM / DD / YYYY					

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 7 of 57

Debtor 1 Debtor 2	Douglas A Nordquis Doreen M Nordquis		nt Page	7 of 57	e number (if known)
•	attorney, if you are ed by one	under Chapter 7, 11, 12, or 13 of title 11	, United States (Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
	not represented by ey, you do not need page.		pplies, certify the		ledge after an inquiry that the information in the
		/s/ William T. Cacciatore Jr. Signature of Attorney for Debtor		Date	July 27, 2017 MM / DD / YYYY
		William T. Cacciatore Jr. Printed name			
		Eric Pratt Law Firm P.C.			
		5301 E. State St, Ste 116 Rockford, IL 61108 Number, Street, City, State & ZIP Code			
		Contact phone 815-315-0683		Email address	rockford@jordanpratt.com

6244392 Bar number & State Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

Page 8 of 57 Document Fill in this information to identify your case: Debtor 1 Douglas A Nordquist Middle Name First Name Last Name Debtor 2 Doreen M Nordquist (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	7,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	7,300.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	39,374.00
	Your total liabilities	\$	39,374.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,562.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,200.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

		Documei	nt	Page 9 of 57	
	Douglas A Nordquist			3	
Debtor 2	Doreen M Nordquist			Case number (if known)	

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$	5,471.00
		1 -	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 10 of 57 Fill in this information to identify your case and this filing: Debtor 1 Douglas A Nordquist First Name Middle Name Last Name Debtor 2 Doreen M Nordquist (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put **GMC** Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Envoy Debtor 1 only Model Creditors Who Have Claims Secured by Property. 2003 Debtor 2 only Year: Current value of the Current value of the 100000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Make: Ford Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Taurus Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2005 Year: Debtor 2 only Current value of the Current value of the 100000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories *Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

	ebtor 1 ebtor 2	Case 17-8 Douglas A No	ordquist	Doc 1	Filed 07/28/1 Document		tered 07/28/17 e 11 of 57 Case r	7 09:16:50	Desc Main
5	Add the pages y	dollar value of ou have attache	the portioned for Part	2. Write tha	t number here		t 2, including any e	ntries for	\$4,000.00
		scribe Your Perso n or have any l			s est in any of the foll	owing iter	ms?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Example ☐ No	old goods and fes: Major applian			nina, kitchenware				
			Older Ho	ousehold fu	rniture & personal	belonging	js <u> </u>		\$2,000.00
	, □ No	es: Televisions a			stereo, and digital ed ia players, games	juipment; c	computers, printers, s	canners; music c	ollections; electronic devices
			Tv, Com	puters, Cel	I phones, and othe	r electron	nic devices		\$400.00
	Example No	oles of value es: Antiques and other collection				books, pict	tures, or other art obj	ects; stamp, coin,	or baseball card collections;
	Example No	ent for sports all es: Sports, photo musical instru Describe	graphic, ex		other hobby equipme	nt; bicycles	s, pool tables, golf clu	bs, skis; canoes a	and kayaks; carpentry tools;
10.	Firearm Examp ■ No	ns	s, shotguns	, ammunition	ı, and related equipm	ent			
	□ No		othes, furs,	leather coats	s, designer wear, sho	es, access	sories		
			Necessa	ary wearing	apparel				\$300.00
	□ No	/ <i>lles:</i> Everyday je [,] Describe	welry, costu	ıme jewelry,	engagement rings, w	edding rin	gs, heirloom jewelry,	watches, gems, g	old, silver
			Various	Costume Je	ewelry and Weddir	g Bands			\$200.00

13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

	Case 17-81	.750 Doc 1	Filed 07/28/17 Document	Entered 07/28/17 09:16:50 Page 12 of 57	Desc Main
Debtor 1 Debtor 2	Douglas A Nord		Boodment	Case number (if known)	
		•	u did not already list, i	ncluding any health aids you did not list	
■ No	Give specific inform	•	,		
			rom Part 3, including a	ny entries for pages you have attached	\$2,900.00
Part 4: De	escribe Your Financia	I Assets			
Do you ov	wn or have any lega	al or equitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No			our home, in a safe depo	osit box, and on hand when you file your petiti	on
17. Depos <i>Examp</i>	sits of money ples: Checking, savi	ngs, or other financia		of deposit; shares in credit unions, brokerage l titution, list each.	nouses, and other similar
□ No ■ Yes			Institution r	name:	
		17.1. Checking	Members	Alliance Credit Union	\$200.00
		17.2. checking	IL Bank &	Trust	\$200.00
		publicly traded sto vestment accounts w	cks vith brokerage firms, mor	ney market accounts	
■ No □ Yes		Institution or i	ssuer name:		
	ublicly traded stoc venture	k and interests in i	ncorporated and uninc	orporated businesses, including an interes	t in an LLC, partnership, and
■ No □ Yes.	Give specific inform	nation about them Name of entity:		% of ownership:	
Negoti	<i>tiable instrument</i> s ind	clude personal check		egotiable instruments missory notes, and money orders. by signing or delivering them.	
	Give specific inform	nation about them Issuer name:			
	ment or pension ac ples: Interests in IRA		1(k), 403(b), thrift saving	s accounts, or other pension or profit-sharing	plans
■ Yes.	List each account s	eparately. Type of account:	Institution r	name:	
		401(k)	Through E	Employer	Unknown
		401K	employer	provided	Unknown

Official Form 106A/B Schedule A/B: Property page 3

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Page 13 of 57 Document Debtor 1 Douglas A Nordquist Doreen M Nordauist Debtor 2 Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Nο Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

□ No

Yes. Name the insurance company of each policy and list its value.

Company name:

Surrender or refund

value:

Term Policy Through Work

Spouse

Beneficiary:

\$0.00

page 4

	Case 17-81750	Doc 1	Filed 07/28/17 Document	Entered 07/28/17 09:16:50 Page 14 of 57	Desc Main
Debtor 1 Debtor 2	Douglas A Nordquist Doreen M Nordquist		2 3 3 3 1 1 3 1 1	Case number (if known)	
If you a some of	terest in property that is dare the beneficiary of a livin one has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because
Examp ■ No	against third parties, who oles: Accidents, employmen Describe each claim			it or made a demand for payment s to sue	
■ No	contingent and unliquidate Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35. Any fir	nancial assets you did not Give specific information	already list			
				ny entries for pages you have attached	\$400.00
Part 5: De	scribe Any Business-Related	Property You	Own or Have an Interest I	In. List any real estate in Part 1.	
_ `	own or have any legal or equi	table interest	in any business-related p	roperty?	
_	Go to line 38.				
	scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interest In.	
46. Do you	ı own or have any legal or	equitable in	terest in any farm- or o	commercial fishing-related property?	
No.	Go to Part 7.				
☐ Yes	. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	nn Interest in That You Dic	d Not List Above	
53. Do you Examp ■ No	a have other property of an oles: Season tickets, country	ny kind you o y club membe	did not already list? ership		
	Give specific information				
54. Add t	the dollar value of all of yo	our entries fr	om Part 7. Write that n	umber here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 15 of 57

Douglas A Nordquist Debtor 1 Debtor 2 Doreen M Nordquist Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$4,000.00 Part 3: Total personal and household items, line 15 \$2,900.00 57. 58. Part 4: Total financial assets, line 36 \$400.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$7,300.00 Copy personal property total \$7,300.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$7,300.00

Official Form 106A/B Schedule A/B: Property page 6

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

Page 16 of 57 Document Fill in this information to identify your case: Debtor 1 Douglas A Nordquist Middle Name Last Name First Name Debtor 2 Doreen M Nordquist (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		e exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only on	e box for each exemption.	
2003 GMC Envoy 100000 miles Line from <i>Schedule A/B</i> : 3.1	\$2,000.00	=	\$2,000.00	735 ILCS 5/12-1001(b)
			of fair market value, up to blicable statutory limit	
2005 Ford Taurus 100000 miles Line from Schedule A/B: 3.2	\$2,000.00	=	\$2,000.00	735 ILCS 5/12-1001(c)
Ello llolli coreagle / v.E. c.E			of fair market value, up to blicable statutory limit	
Older Household furniture & personal belongings	\$2,000.00	=	\$2,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			of fair market value, up to blicable statutory limit	
Tv, Computers, Cell phones, and other electronic devices	\$400.00	.	\$400.00	735 ILCS 5/12-1001(b)
Line from <i>Schedule A/B</i> : 7.1			of fair market value, up to plicable statutory limit	
Necessary wearing apparel Line from Schedule A/B: 11.1	\$300.00	=	\$300.00	735 ILCS 5/12-1001(a)
Elle Helli Gorioddie 74B. 11.1			of fair market value, up to blicable statutory limit	

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 17 of 57

Doreen M Nordquist Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking: Members Alliance Credit 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Union Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit checking: IL Bank & Trust 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 401(k): Through Employer 735 ILCS 5/12-1006 100% Unknown Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 401K: employer provided 735 ILCS 5/12-1006 100% Unknown Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes

Debtor 1

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 18 of 57

Fill in this infor	mation to identify your	case:		
Debtor 1	Douglas A Nordqu			
Debtor 2	First Name Doreen M Nordqui	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

Page 19 of 57 Document Fill in this information to identify your case: Debtor 1 Douglas A Nordquist Middle Name Last Name Debtor 2 Doreen M Nordquist (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known) Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Avant Credit, Inc. Last 4 digits of account number 1420 \$2,305.00 Nonpriority Creditor's Name 640 N La Salle St Opened 01/15 Last Active Suite 535 When was the debt incurred? 2/01/17 Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Unsecured

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 20 of 57

	Doreen M Nordquist		Case number (if know)			
4.2	Barclays Bank Delaware Nonpriority Creditor's Name	Last 4 digits of account number	6655	\$2,043.00		
	100 S West St Wilmington, DE 19801	When was the debt incurred?	Opened 05/14 Last Active 5/31/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Credit Card				
4.3	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	1359	\$4,486.00		
	Attn: Bankruptcy		Opened 01/15 Last Active			
	Po Box 30253	When was the debt incurred?	12/16/16			
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim i	s. Chock all that apply			
	Who incurred the debt? Check one.	As of the date you me, the claim i	5. Спеск ан тат арру			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims				
	■ No	☐ Debts to pension or profit-sharin				
	☐ Yes	Other. Specify Credit Card				
4.4	Capital One	Last 4 digits of account number	7066	\$2,328.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30253	When was the debt incurred?	Opened 01/13 Last Active 12/17/16			
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt	☐ Student loans				
	ls the claim subject to offset?	Obligations arising out of a sepa report as priority claims				
	■ No	Debts to pension or profit-sharin				
	Yes	■ Other. Specify Credit Card				
	-	Other. opcomy				

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 21 of 57

	r 1 Douglas A Nordquist r 2 Doreen M Nordquist		Case number (if know)		
4.5	Cardworks/CW Nexus	Last 4 digits of account number	3849	\$1,552.00	
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9201	When was the debt incurred?	Opened 05/13 Last Active 1/12/17		
	Old Bethpage, NY 11804 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	■ Other. Specify Credit Card			
4.6	Check into Cash	Last 4 digits of account number		\$600.00	
	Nonpriority Creditor's Name 3437 N. Main St Rockford, IL 61103	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	•			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify loan			
4.7	ComEd	Last 4 digits of account number		\$1,100.00	
	Nonpriority Creditor's Name 1919 Swift Dr Attn BK Dept	When was the debt incurred?			
	Oak Brook, IL 60523				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure			
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	No	Debts to pension or profit-sharir	og plans, and other similar debts		
	☐ Yes		g present, and outer summar doubte		
	□ res	Other. Specify Services			

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 22 of 57

	2 Doreen M Nordquist		Case number (if know)		
4.8	Comenity Bank/OneStopPlus.com Nonpriority Creditor's Name	Last 4 digits of account number	8568	\$251.00	
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 11/27/13 Last Active 4/19/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Charge Acc	ount		
4.9	Comenity Bank/Roamans Nonpriority Creditor's Name	Last 4 digits of account number	0755	\$367.00	
	Attn: Bankruptcy Po Box 182125	When was the debt incurred?	Opened 7/07/15 Last Active 4/19/17		
	Columbus, OH 43218 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply		
	Who incurred the debt? Check one.	7.5 of the date you me, the claim	o. Oncok all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Charge Acc			
4.1	Comenity Bank/womnwthn	Last 4 digits of account number	8088	\$279.00	
	Nonpriority Creditor's Name Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 5/25/13 Last Active 4/19/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	☐ Debtor 1 and Debtor 2 only				
	☐ At least one of the debtors and another				
	☐ Check if this claim is for a community				
	debt Is the claim subject to offset?				
	■ No	Debts to pension or profit-sharing			
	Yes	■ Other. Specify Charge Account			

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 23 of 57

Debto Debto	r 1 Douglas A Nordquist r 2 Doreen M Nordquist		Case number (if know)				
.1	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number	8173	\$6,815.00			
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 04/16 Last Active 12/30/16				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Credit Card					
.1	Harris & Harris	Last 4 digits of account number		\$0.00			
	Nonpriority Creditor's Name 111 West Jackson Blvd Suite 400	When was the debt incurred?					
	Chicago, IL 60604 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	Пол					
	Debtor 2 only	☐ Contingent					
	Debtor 1 and Debtor 2 only	☐ Unliquidated					
	At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	■ Other. Specify notice					
.1				****			
	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	7555	\$93.00			
	Kohls Credit Po Box 3043	When was the debt incurred?	Opened 11/15 Last Active 4/25/17				
	Milwaukee, WI 53201 Number Street City State Zlp Code	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	_					
	Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors and another						
	☐ Check if this claim is for a community debt Is the claim subject to offset?						
	<u> </u>		ng plans, and other similar debts				
	☐ Yes	■ Other. Specify Charge Acc	•				
	— 100	Other. Specify	Odit				

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 24 of 57

	or 2 Doreen M Nordquist Doreen M Nordquist		Case number (if know)			
4.1 4	Lending Club Corp	Last 4 digits of account number	8829	\$3,495.00		
	Nonpriority Creditor's Name 71 Stevenson St Suite 300	When was the debt incurred?	Opened 6/19/15 Last Active 1/25/17			
	San Francisco, CA 94105	- As of the data was file the alaim i	Charle all that are he			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sena	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	nation agreement of divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Unsecured				
4.1 5	Members Alliance Cu	Last 4 digits of account number	0300	\$708.00		
	Nonpriority Creditor's Name 2550 S Alpine Rd	When was the debt incurred?	Opened 08/13 Last Active 6/10/17			
	Rockford, IL 61108	=				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim				
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:				
	\square At least one of the debtors and another					
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Unsecured				
4.1 6	Mutual Mgmt	Last 4 digits of account number	5656	\$1,045.00		
	Nonpriority Creditor's Name 401 E State Rockford, IL 61104	When was the debt incurred?	Opened 7/27/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim				
	<u> </u>					
	Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	☐ Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only					
	At least one of the debtors and another					
	☐ Check if this claim is for a community debt Is the claim subject to offset?					
		report as priority claims				
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Payment Data				
	Yes					

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 25 of 57

	or 2 Doreen M Nordquist	Case number (if know)			
4.1	Nicor		\$400.00		
7	Nonpriority Creditor's Name	Last 4 digits of account number	φ400.00		
	Box 5407	When was the debt incurred?			
	Carol Stream, IL 60197	_			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	_			
	Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Utility			
4.1	Republic Bank		\$3,845.00		
8	Nonpriority Creditor's Name	Last 4 digits of account number	φ3,043.00		
	po box 950276 Louisville, KY 40201-2348	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify credit			
4.1	Rockford Mercantile	Last 4 digits of account number 5862	\$445.00		
9	Nonpriority Creditor's Name	Last 4 digits of account number 5862	φ445.00		
	2502 S. Alpine Rd Rockford, IL 61108	When was the debt incurred? Opened 3/09/15			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Osf St Anthony Medical Ctr			

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 26 of 57

	2 Doreen M Nordquist		Case number (if know)			
4.2	State Collection Service	Last 4 digits of account number	5717	\$1,122.00		
<u> </u>	Nonpriority Creditor's Name Po Box 6250 Madison, WI 53716	When was the debt incurred?	Opened 06/16	· · · · · · · · · · · · · · · · · · ·		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	•	,			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	and an and ather similar dahar			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts ttorney Osf Saint Anthony Medical			
	Yes	Other. Specify Cent				
4.2	Synchrony Bank/Amazon	Last 4 digits of account number	3626	\$290.00		
	Nonpriority Creditor's Name	-	-			
	Attn: Bankruptcy Po Box 956060	When was the debt incurred?	Opened 07/16 Last Active 3/17/17			
	Orlando, FL 32896	when was the dest mounted.	3/17/17			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims				
	■ No	Debts to pension or profit-sharin				
	☐ Yes	■ Other. Specify Charge Acc				
	L les	Other. Specify Officing 7.00	ount			
4.2	Synchrony Bank/Walmart	Last 4 digits of account number	2975	\$3,011.00		
	Nonpriority Creditor's Name Attn: Bankruptcy		Opened 11/14 Last Active			
	Po Box 956060	When was the debt incurred?	1/09/17			
	Orlando, FL 32896	- - A				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	Пол				
	_	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Charge Acc	ount			
		· · · · · · · · · · · · · · · · · · ·				

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 27 of 57

	or 2 Doreen M Nordquist Doreen M Nordquist		Case number (if know)	
4.2	Synchrony Bank/Walmart	Last 4 digits of account number	7981	\$2,519.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896	When was the debt incurred?	Opened 06/14 Last Active 12/28/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	ount	
4.2 4	Target	Last 4 digits of account number	6457	\$275.00
	Nonpriority Creditor's Name C/O Financial & Retail Srvs Mailstopn BT POB 9475	When was the debt incurred?	Opened 06/16 Last Active 4/12/17	
	Minneapolis, MN 55440 Number Street City State Zlp Code	As of the data you file the claim i	S. Charle all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim i	5. Спеск ан так арріу	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.2 5	United Crdt	Last 4 digits of account number	0035	\$0.00
	Nonpriority Creditor's Name United Credit Service Po Box 740 Elkhorn, WI 53121	When was the debt incurred?	Opened 4/23/13 Last Active 9/06/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection A Reclamation	ttorney Rock River Water	
		,		

Part 3: List Others to Be Notified About a Debt That You Already Listed

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 28 of 57

	Douglas A Nordquist	_	
Debtor 2	Doreen M Nordquist	Case number (if know)	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	39,374.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	39,374.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

		Docume	THE TAUC ZJ OLJI	
Fill in this infor	mation to identify your	case:		
Debtor 1	Douglas A Nordqu	ist Middle Name	Last Name	
Debtor 2	Doreen M Nordqui	st		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
()				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.5	•				
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main

	0030 17 01700 1	Docume	nt Page 30 c	of 57
Fill in this	s information to identify your			
Debtor 1	Douglas A Nordqui	st		
	First Name	Middle Name	Last Name	
Debtor 2	Doreen M Nordquis			
(Spouse if, fi	ling) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	nber			
(if known)				Check if this is an
				amended filing
Officia	al Form 106H			
Sched	dule H: Your Code	ebtors		12/15
				.2.10
our name	and number the entries in the e and case number (if known). you have any codebtors? (if y	Answer every question.	_	o this page. On the top of any Additional Pages, write as a codebtor.
■ No □ Ye				
⊔ re	28			
	thin the last 8 years, have you na, California, Idaho, Louisiana,			y? (Community property states and territories include ington, and Wisconsin.)
■ No	o. Go to line 3.			
☐ Ye	es. Did your spouse, former spou	se, or legal equivalent live	with you at the time?	
in lin Form	e 2 again as a codebtor only if	that person is a guarant	or or cosigner. Make	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Officia 16G). Use Schedule D, Schedule E/F, or Schedule G to f
	Column 1: Your codebtor Name, Number, Street, City, State and Zlf	² Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
0.1	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	
3.2	Name			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule E/F, line
	Number			
	Number Street			

State

City

ZIP Code

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Page 31 of 57 Document

Fill	in this information to identify your c	ase:						
Del	otor 1Douglas A N	ordquist			_			
1 -	otor 2 Doreen M No	ordquist			_			
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF IL	LINOIS	_			
(If ki	fficial Form 106I		-			heck if this is: An amended filing A supplement showing postpetition chapt 13 income as of the following date: MM / DD/ YYYY		
_	chedule I: Your Inc		nle are	filing together (Debt	or 1 and F	1 Debtor 2), both are equally responsible fo	2/15 or	
Pa l	Texas Describe Employment Fill in your employment information.		Debto	or 1		Debtor 2 or non-filing spouse		
	If you have more than one job,		■ Employed			■ Employed		
	attach a separate page with information about additional	Employment status		t employed		☐ Not employed		
	employers.	Occupation	mate	rail handler		Ins CSR		
	Include part-time, seasonal, or self-employed work.	Employer's name	Bergs	strom		AW Annderson		
	Occupation may include student or homemaker, if it applies.	Employer's address						
		How long employed t	here?	14 years		2 years		
Pai	t 2: Give Details About Mor	nthly Income						
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have	e nothing to report for	any line, w	vrite \$0 in the space. Include your non-filing		
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine tl	ne information for all e	employers	for that person on the lines below. If you ne	ed	

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

			non-	filing spouse
2.	\$	3,119.00	\$	2,352.00
3.	+\$	0.00	+\$	0.00
4.	\$	3,119.00	\$_	2,352.00

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 32 of 57

Debt Debt		Douglas A Nordquist Doreen M Nordquist	_	(Case number (if known)							
	Con	by line 4 here	4.		Foi	7 Debtor 1	. 00		Debtor 2			
	COp	y line 4 nere	4.		Ψ_	3,118	0.00	Ψ	۷,۰	332.00	_	
5.	List	all payroll deductions:										
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$_ 		0.00	\$ 	4	450.00 0.00)	
	5c. 5d.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5d 5d	d.	\$_ \$_	245	5.00	\$ \$		95.00)	
	5e. 5f.	Insurance Domestic support obligations	5e 5f.		\$_ \$_	C	0.00	\$ \$		0.00)	
	5g. 5h.	Union dues Other deductions. Specify: United Way	5g 5h). 1.+	\$_ 		0.00	+ \$		0.00	_	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,364	.00	\$		545.00)	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,755	.00	\$	1,8	807.00)_	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends	8a 8b		\$_ \$		0.00	\$		0.00	_	
	8c.	Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$		0.00	\$\$		0.00	_	
	8d. 8e.	Unemployment compensation Social Security	8d 8e		\$_ \$_		0.00	\$ 		0.00	_	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income		•	\$_ \$_	C	0.00	\$ \$		0.00	 <u>)</u>	
	8h.	Other monthly income. Specify:).+	\$		0.00	· ·		0.00	_	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	C	0.00	\$		0.0	00	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		1,755.00	+ \$_	1,80	07.00	= \$ _	3,5	562.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r depe						chedule 11.			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The releast that amount on the Summary of Schedules and Statistical Summary of Certallies							12.	\$	3,5	562.00
									L	Comb month		come
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?									
	ш	100. Explain.										

Fill i	n this informa	ation to identify ye	our case:						
Debt		Douglas A N				Ch	eck if this	ie·	
	.01 1	Douglas A N	oruquist					ended filing	
Debt		Doreen M No	ordquist						wing postpetition chapter
(Spo	use, if filing)						13 exp	enses as or	the following date:
Unite	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / D	D / YYYY	
1	number								
(If kr	nown)								
Of	ficial Fo	orm 106J							
Sc	hedule	J: Your	Exper	ises					12/1
Be a	as complete rmation. If m nber (if know	and accurate as	s possible. eded, atta ry questio	If two married people ar ch another sheet to this					
1.	Is this a joi		Jiloid						
	☐ No. Go to	o line 2.							
	Yes. Doe	es Debtor 2 live	in a separ	ate household?					
	■ N		st file Offici	al Form 106J-2, <i>Expen</i> ses	for Separate House	ehold of De	ebtor 2.		
2.	Do vou hav	e dependents?	■ No						
	Do not list D Debtor 2.	-	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dep age	endent's	Does dependent live with you?
	Do not state	the							□ No
	dependents								☐ Yes
									□ No
					-				☐ Yes ☐ No
									□ Yes
									□ No
_	_								☐ Yes
3.	expenses d	penses include of people other t od your depende	:han 👝	No Yes					
exp	mate your e	a date after the	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp					
the		h assistance an		government assistance it luded it on <i>Schedule I:</i> Y				Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$		775.00
	If not include	ded in line 4:							
	4a. Real	estate taxes				4a.	\$		0.00
	•	erty, homeowner'				4b.	:		0.00
				pkeep expenses		4c.	·		50.00
5		eowner's associa		dominium dues our residence, such as ho	me equity loans	4d. 5	·		0.00

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 34 of 57

Debto	r 1	Douglas I	A Nordquist			
Debto	r 2	Doreen M	1 Nordquist	Case num	ber (if known)	
	Jtiliti		hast asterologic	0-	•	050.00
	ia.		heat, natural gas	6a.	\$	350.00
	ib.		ver, garbage collection	6b.	\$	0.00
	ic.		e, cell phone, Internet, satellite, and cable services	6c.	·	350.00
_	id.	Other. Spe	-	6d.	*	0.00
			ekeeping supplies	7.	\$	600.00
			hildren's education costs	8.	\$	0.00
			ry, and dry cleaning	9.	\$	125.00
		•	roducts and services	10.	\$	125.00
			ntal expenses	11.	\$	175.00
			Include gas, maintenance, bus or train fare. ar payments.	12.	\$	350.00
			clubs, recreation, newspapers, magazines, and books	13.	\$	175.00
			ributions and religious donations	14.	\$	0.00
			ributions and religious donations	14.	Φ	0.00
		rance.	surance deducted from your pay or included in lines 4 or 2	n		
		Life insura		o. 15a.	\$	0.00
		Health ins		15b.		0.00
		Vehicle ins		15c.		125.00
				15d.	·	
			rance. Specify:		Φ	0.00
	axe Spec		clude taxes deducted from your pay or included in lines 4 c	or 20. 16.	\$	0.00
	•	,	ease payments:		Ψ	0.00
			ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Spe		17c.	·	0.00
		Other. Spe		17c.	•	
		•	•		Φ	0.00
			of alimony, maintenance, and support that you did not your pay on line 5, Schedule I, Your Income (Official Fo		\$	0.00
			s you make to support others who do not live with you.	iiii 100i).	\$	0.00
	Spec		you make to support outside who as not not will your	19.	<u> </u>	0.00
	•	,	erty expenses not included in lines 4 or 5 of this form of		ur Income	
			s on other property	20a.		0.00
		Real estat	• • •	20b.	·	0.00
			nomeowner's, or renter's insurance	20c.	·	0.00
			ce, repair, and upkeep expenses	20d.	·	0.00
			er's association or condominium dues	20e.	·	0.00
			ers association of condominatin dues		·	
21. C	Jine	r: Specify:		21.	+\$	0.00
2. C	Calc	ulate your i	monthly expenses			
2	22a.	Add lines 4	through 21.		\$	3,200.00
2	2b.	Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official Forr	n 106J-2	\$	
			a and 22b. The result is your monthly expenses.		\$	3,200.00
_	.20. /	rida iirio 220	a und 225. The result is your monthly expenses.			3,200.00
			nonthly net income.			
2	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	3,562.00
2	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	3,200.00
2	23c.	Subtract y	our monthly expenses from your monthly income.			202.00
		The result	is your monthly net income.	23c.	\$	362.00
				<u>.</u>		
			an increase or decrease in your expenses within the year expenses to finish poving for your ear leap within the year or de you			one or decrease because of a
			u expect to finish paying for your car loan within the year or do you terms of your mortgage?	expect your mortgage	payment to increa	ise of decrease decause of a
	_		tomo or your mongago:			
	■ No		[e			
	∃Y€	es.	Explain here:			

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 35 of 57

Fill in this infor	mation to identify your	case:				
Debtor 1	Douglas A Nordgu	ist				
	First Name	Middle Name	Las	it Name		
Debtor 2	Doreen M Nordqui	st				
(Spouse if, filing)	First Name	Middle Name	Las	t Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINO	IS		
Case number						
(if known)					☐ Check if this is an	
					amended filing	
000 - 1 -	4000					
Official Form	m 106Dec					
Declarat	tion About a	ın Individual I	Debte	or's Schedules	12/1	5
						_
f two married p	eople are filing together	r, both are equally respons	sible for s	upplying correct information.		
•						
				ed schedules. Making a false state		
	y or property by fraud ii 18 U.S.C. §§ 152, 1341, 1		uptcy cas	e can result in fines up to \$250,00	o, or imprisonment for up to 20	
,		0.0, 4.14 00. 1.				
Sig	n Below					
						_
Did you pa	ay or agree to pay some	one who is NOT an attorn	ey to help	you fill out bankruptcy forms?		
■ No						
☐ Yes.	Name of person			Attach Bani	kruptcy Petition Preparer's Notice,	
				Declaration	, and Signature (Official Form 119))
Under nens	alty of pariury I declare	that I have read the summ	ary and s	chedules filed with this declaration	on and	
•	re true and correct.	that I have read the Summ	iai y ailu s	chedules med with this declaration	on and	
				, ,_		
	uglas A Nordquist		X	/s/ Doreen M Nordquist		
0	as A Nordquist			Doreen M Nordquist		
Signatu	re of Debtor 1			Signature of Debtor 2		

Date July 27, 2017

Date July 27, 2017

Fil	l in this	s informa	tion to identify your	case:				
	btor 1		Douglas A Nordqu					
			First Name	Middle Name	I	_ast Name		
Debtor 2 (Spouse if, filing)		ling)	Doreen M Nordqu	ist Middle Name		_ast Name		
		0,						
Ur	ited Sta	ates Bank	ruptcy Court for the:	NORTHERN DISTRICT	OF ILLIN	IOIS		
	nse num	nber					□ C	
		al Forr		Affairs for Indiv	iduals	Filing for B	ankruptcy	4/16
info nur	ormation mber (in	on. If mor f known).	e space is needed, Answer every ques	attach a separate sheet to tion.	o this for	m. On the top of any	equally responsible for sup y additional pages, write you	
Гć	Part 1: Give Details About Your Marital Status and Where You Lived Before							
1. What is your current marital status?								
	_	Married Not marrie	d					
2.	During the last 3 years, have you lived anywhere other than where you live now?							
	_			•	•			
NoYes. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 Prior Address:			Dates Debtor	1	Debtor 2 Prior Address:		Dates Debtor 2 lived there
3. sta							ity property state or territory ico, Texas, Washington and W	
■ No								
Yes. Make sure you fill out <i>Schedule H: Your Codebtors</i> (Official Form 106H).								
Pa	Part 2 Explain the Sources of Your Income							
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.								
	_	No Yes. Fill in	the details.					
				Debtor 1			Debtor 2	
				Sources of income Check all that apply.	(befo	ss income are deductions and asions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:				■ Wages, commissions, bonuses, tips		\$15,984.00	■ Wages, commissions, bonuses, tips	\$11,591.00
				☐ Operating a business			☐ Operating a business	

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 37 of 57

Debtor 1 Douglas A Nordquist

Debtor 2 Doreen M Nordquist					Ca	case number (if known)				
				Dobtos 4			Do	htar O		
				Sources of income Check all that apply.	(befo	s income re deductions and sions)	So	btor 2 urces of inc eck all that a		Gross income (before deductions and exclusions)
		ndar year: December 3	1, 2016)	■ Wages, commissions, \$56,485.00 bonuses, tips			☐ Wages, commissions, bonuses, tips		\$0.00	
				☐ Operating a business				Operating a	business	
		dar year befo December 3		■ Wages, commissions bonuses, tips	,	\$46,927.00		Wages, com	nmissions,	\$0.00
				☐ Operating a business				Operating a	business	
W	innings. ist each No	If you are filin	g a joint cas	pensions; rental income; ir e and you have income the ome from each source sepa	at you rece	ived together, list i	it only o	nce under D	ebtor 1.	a gambing and lottery
				Debtor 1			De	btor 2		
				Sources of income Describe below.	each (befo	s income from source re deductions and sions)	So De	urces of inc scribe below		Gross income (before deductions and exclusions)
Part 3	Lis	t Certain Pay	ments You	Made Before You Filed for	or Bankrup	otcy				
i. A		Neither Dekindividual properties of the Suring the Suring the Suring No.	otor 1 nor Dimarily for a 0 days before Go to line 7 List below expand that crunot include	es debts primarily consurtebtor 2 has primarily corpersonal, family, or house re you filed for bankruptcy. Each creditor to whom you editor. Do not include paying payments to an attorney for on 4/01/19 and every 3 years.	nsumer de hold purpos , did you pa paid a total nents for do or this bank	bts. Consumer de se." ay any creditor a to of \$6,425* or mor omestic support ob ruptcy case.	otal of \$6 re in one	6,425* or mo or more pay s, such as ch	re? /ments and tl nild support a	ne total amount you nd alimony. Also, do
	Yes.			r both have primarily cor re you filed for bankruptcy			otal of \$6	600 or more?	•	
			Go to line 7							
			include pay	each creditor to whom you ments for domestic suppor this bankruptcy case.						
(Creditor	's Name and	Address	Dates of pay	ment	Total amount	Am	nount you	Was this p	payment for
						paid		still owe		

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Douglas A Nordquist Page 38 of 57

Dei	Dioi 2 Doreen ivi Noraquist		Cas	e number (if known)	
7.	er? al partner; corporations agent, including one for d support and					
	■ No □ Yes. List all payments to an insider. Insider's Name and Address	Dates of payment	Total amount	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi No Yes. List all payments to an insider		, ments or transfer a	any property on a	account of a d	ebt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment litor's name
Par	t 4: Identify Legal Actions, Repossession	s. and Foreclosures	μ	2 2 2		
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details. Case title Case number					t or custody
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		erty repossessed, f	oreclosed, garni		d, seized, or levied? Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becan a No Yes. Fill in the details.	ause you owed a debt?	cluding a bank or fir		,	,
	Creditor Name and Address	Describe the action the	e creditor took	Date take	action was n	Amount
	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an No Yes List Certain Gifts and Contributions		erty in the possessi	ion of an assign	ee for the bend	efit of creditors, a
13.		cy, did you give any gift	s with a total value	of more than \$6	00 per person	?
	No☐ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	es you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					

Debtor 1

Entered 07/28/17 09:16:50 Case 17-81750 Doc 1 Filed 07/28/17 Desc Main Page 39 of 57 Document Debtor 1 Douglas A Nordquist Debtor 2 Doreen M Nordquist Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Eric Pratt Law Firm P.C. \$0.00 Attorney Fees 5301 E. State St, Ste 116 Rockford, IL 61108 rockford@jordanpratt.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. П Yes. Fill in the details.

Address

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Person Who Received Transfer

Person's relationship to you

Date transfer was

made

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 40 of 57

Debtor 1 Douglas A Nordquist Debtor 2 Doreen M Nordquist

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No									
	☐ Yes. Fill in the details.									
	Name of trust	Description and va	alue of the property	y transferred	Date Transfer was made					
Pai	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Storag	ge Units						
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution and L	ast 4 digits of ccount number	Type of account of instrument	closed, sold,	Last balance before closing or					
	oode,			moved, or transferred	transfer					
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, any sa	afe deposit box or other deposi	tory for securities,					
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)									
22.	Have you stored property in a storage unit or μ	place other than your	home within 1 year	r before you filed for bankruptc	y?					
	NoYes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		scribe the contents	Do you still have it?					
Pai	t 9: Identify Property You Hold or Control for	r Someone Else								
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ıde any property yo	ou borrowed from, are storing f	or, or hold in trust					
	■ No □ Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		scribe the property	Value					
Pai	t 10: Give Details About Environmental Inform	mation								
For	the purpose of Part 10, the following definitions	s apply:								
	Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface	water, groundwate	•						
	Site means any location, facility, or property at to own, operate, or utilize it, including disposa	-	environmental law,	whether you now own, operate	, or utilize it or used					

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 41 of 57

Debtor 1 Douglas A Nordquist Debtor 2 Doreen M Nordquist

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any	y release of hazardous material?								
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admini	istrative proceeding under any env	rironm	nental law? Include settlements a	nd orders.					
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case					
Par	11: Give Details About Your Business or Cor	nnections to Any Business								
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	ny of t	the following connections to any	business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation									
	■ No. None of the above applies. Go to Part 12.									
	Yes. Check all that apply above and fill in	the details below for each busines	s.							
		escribe the nature of the business		Employer Identification number	barar ITIN					
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Name of accountant or bookkeeper Dates business existed									
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.									
	■ No □ Yes. Fill in the details below.									
	Name Address (Number, Street, City, State and ZIP Code)									

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 42 of 57 Debtor 1 Douglas A Nordquist Doreen M Nordquist Debtor 2 Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Doreen M Nordquist /s/ Douglas A Nordquist Doreen M Nordquist Douglas A Nordquist Signature of Debtor 1 Signature of Debtor 2 Date July 27, 2017 Date July 27, 2017

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$363.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: July 27, 2017	S	
Signed:		
/s/ Douglas A Nordquist	/s/ William T. Cacciatore Jr.	
Douglas A Nordquist	William T. Cacciatore Jr. 6244392	
	Attorney for the Debtor(s)	
/s/ Doreen M Nordquist	•	
Doreen M Nordquist		
Debtor(s)		
• •		

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 53 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

T		Douglas A Nordquist		Case No.	
In 1	re	Doreen M Nordquist	Debtor(s)	Case No. Chapter	13
			Debioi(s)	Chapter	13
		DISCLOSURE OF COMP	ENSATION OF ATTORN	NEY FOR DE	EBTOR(S)
1.	cor	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 inpensation paid to me within one year before the firendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or to
		For legal services, I have agreed to accept		\$	4,000.00
		Prior to the filing of this statement I have receive			0.00
					4,000.00
2.	\$_	310.00 of the filing fee has been paid.			
3.	The	e source of the compensation paid to me was:			
		■ Debtor □ Other (specify):			
4.	The	e source of compensation to be paid to me is:			
		■ Debtor □ Other (specify):			
5.		I have not agreed to share the above-disclosed con	mpensation with any other person un	less they are meml	bers and associates of my law firm.
		I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the			
6.	In	return for the above-disclosed fee, I have agreed to	render legal service for all aspects o	f the bankruptcy c	ase, including:
	b. c.	Analysis of the debtor's financial situation, and rer Preparation and filing of any petition, schedules, s Representation of the debtor at the meeting of cred [Other provisions as needed] See attached CARA	tatement of affairs and plan which m	ay be required;	
7.	Ву	agreement with the debtor(s), the above-disclosed Representation of the debtors in any disc			y other adversary proceeding.
		See Attached CARA			
			CERTIFICATION		
this		ertify that the foregoing is a complete statement of kruptcy proceeding.	any agreement or arrangement for pa	yment to me for re	epresentation of the debtor(s) in
,	July	27, 2017	/s/ William T. Caccia	tore Jr.	
_	Date		William T. Cacciatore	Jr. 6244392	
			Signature of Attorney Eric Pratt Law Firm F	P.C.	
			5301 E. State St, Ste		
			Rockford, IL 61108		
			815-315-0683 Fax: rockford@jordanprat		
			Name of law firm	I.COIII	
1					

Case 17-81750 Doc 1 Filed 07/28/17 Entered 07/28/17 09:16:50 Desc Main Document Page 54 of 57

United States Bankruptcy Court Northern District of Illinois

In ro	Douglas A Nordquist		Case No.	
In re	Doreen M Nordquist	Debtor(s)	Case No. Chapter	13
	VE	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	25
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	July 27, 2017	/s/ Douglas A Nordquist Douglas A Nordquist Signature of Debtor		
Date:	July 27, 2017	/s/ Doreen M Nordquist Doreen M Nordquist Signature of Debtor		

Avant Credit, Inc 640 N La Salle St Suite 535 Chicago, IL 60654

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130

Cardworks/CW Nexus Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804

Check into Cash 3437 N. Main St Rockford, IL 61103

ComEd 1919 Swift Dr Attn BK Dept Oak Brook, IL 60523

Comenity Bank/OneStopPlus.com Po Box 182125 Columbus, OH 43218

Comenity Bank/Roamans Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Comenity Bank/womnwthn Po Box 182789 Columbus, OH 43218

Discover Financial Po Box 3025 New Albany, OH 43054

Harris & Harris 111 West Jackson Blvd Suite 400 Chicago, IL 60604

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Lending Club Corp 71 Stevenson St Suite 300 San Francisco, CA 94105

Members Alliance Cu 2550 S Alpine Rd Rockford, IL 61108

Mutual Mgmt 401 E State Rockford, IL 61104

Nicor Box 5407 Carol Stream, IL 60197

Republic Bank po box 950276 Louisville, KY 40201-2348

Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108

State Collection Service Po Box 6250 Madison, WI 53716 Synchrony Bank/Amazon Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Target C/O Financial & Retail Srvs Mailstopn BT POB 9475 Minneapolis, MN 55440

United Crdt United Credit Service Po Box 740 Elkhorn, WI 53121